

CARVER FEDERAL SAVINGS BANK

	CPP Disbursement Date 01/16/2009	Cert 30394	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$744	\$670	-9.8%		
Loans	\$602	\$482	-20.0%		
Construction & development	\$80	\$29	-63.5%		
Closed-end 1-4 family residential	\$83	\$74	-11.3%		
Home equity	\$1	\$1	-3.2%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-15.0%		
Commercial & Industrial	\$54	\$46	-14.5%		
Commercial real estate	\$248	\$222	-10.5%		
Unused commitments	\$17	\$10	-40.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$56	\$43	-24.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$53	\$113	114.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$697	\$600	-13.9%		
Deposits	\$592	\$494	-16.5%		
Total other borrowings	\$94	\$95	1.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$42	\$68	61.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.4%	10.2%	--		
Tier 1 risk based capital ratio	8.6%	14.6%	--		
Total risk based capital ratio	10.8%	16.9%	--		
Return on equity ¹	-69.0%	-6.5%	--		
Return on assets ¹	-4.2%	-0.6%	--		
Net interest margin ¹	3.7%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	18.4%	20.8%	--		
Loss provision to net charge-offs (qtr)	192.8%	19.7%	--		
Net charge-offs to average loans and leases ¹	2.1%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	49.8%	80.8%	0.7%	0.8%	--
Closed-end 1-4 family residential	19.5%	17.4%	0.2%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	4.8%	1.1%	1.8%	2.2%	--
Commercial & Industrial	13.9%	21.4%	0.4%	0.0%	--
Commercial real estate	4.9%	14.0%	0.4%	0.4%	--
Total loans	15.0%	19.1%	0.5%	0.4%	--